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CITIZENS SAVINGS AND LOAN ASSOCIATION BUILDING

861 PERSHING DRIVE

SILVER SPRING, MARYLAND 20910

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April 16, 1981

Mr. James C. McLemore  
Mrs. Janie M. McLemore  
528 16th Street, S.W.  
Birmingham, Alabama 35211

Re: Citizens Savings and Loan Association, Inc.  
Foreclosure

Dear Mr. and Mrs. McLemore:

I am the attorney for Steven P. Henne, Assignee of a mortgage securing Citizens Savings and Loan Association, Inc., dated April 16, 1976 and recorded in Book 985 at Page 886 among the Land Records for Frederick County, Maryland, and in that capacity the mortgage has been forwarded to me for foreclosure.

The foreclosure sale for this mortgage will be held at 10:00 a.m. on Wednesday, April 29, 1981 on the front steps of the Court House in Frederick, Maryland. The terms of sale are as follows:

A cash deposit of \$5,000.00 will be required at the time of sale. The balance is payable in cash with interest from date of sale at the rate of 9.25% per annum payable within five days after final ratification of the sale by the Circuit Court for Frederick County, Maryland.

The property is sold subject to covenants, easements, and restrictions of record.

Adjustments on all taxes, public charges, and special or regular assessments will be made as of the date of sale and thereafter be assumed by the purchaser. Title examination, conveyancing, stamp revenue stamps, state and county transfer taxes, and all other costs incident to transfer of title and settlement are to be paid by the purchaser. Compliance with the terms of sale shall be made within five days after final ratification of sale or the deposit shall be forfeited